

APPENDIX B – CURRENT CLAIMS

1. (amended) A method of authorizing purchase transactions over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization token associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said method comprising the steps:

transmitting said account number electronically over said network from a consumer location to an on-line merchant location;

forwarding said account number electronically over said network from said on-line merchant location to a third party contractor location;

determining at said third party contractor location an authentication token type associated with said account number;

prompting a consumer at said consumer location to electronically transmit an authentication token in accordance with said determined authentication token type over said network to said third party contractor location;

transmitting said authentication token electronically over said network from said consumer location to said third party contractor location; and

determining at said third party contractor location whether said account number and said authentication token are valid and, if so, then authorizing the purchase transaction to proceed.

2. The method according to claim 1 wherein said on-line merchant location is bypassed when said authentication token is transmitted over said network from said consumer location to said third party contractor location.

3. (amended) The method according to claim 1 wherein said account number and said authentication token are transmitted over said network via encrypted connections.

4. The method according to claim 1 wherein said network is the Internet.

5. The method according to claim 1 including the additional step of determining at said third party contractor location whether said account has sufficient funds to cover said purchase price.

6. (amended) The method according to claim 1 including the additional step of electronically transmitting a signal over said network from said third party contractor location to said on-line merchant location indicating whether said account number and authorization token are valid.

7. The method according to claim 5 including the additional step of electronically transmitting a signal over said network from said third party contractor location to said on-line merchant location indicating whether there are sufficient funds in said account to cover said purchase price.

8. The method according to claim 1 including the additional step of electronically transmitting a signal over said network from said on-line merchant location to said consumer location indicating whether said purchase has been authorized.

9. The system according to claim 1 wherein said authentication type is at least one of a personal identification number, a biometric signature, an authorization code stored on a smart card, or a password.

10. (amended) A system for making purchases over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authentication token associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said system comprising:

a first computer at a consumer location, said first computer being connected to said network;

a second computer at an on-line merchant location, said second computer being connected to said network; and

a third computer at a third party contractor location, said third computer being connected to said network;

said first computer being configured to (1) transmit said account number over said network to said second computer and (2) transmit said authentication token over said network to said third computer;

said second computer being configured to forward said account number received from said first computer over said network to said third computer; and

said third computer being configured to (1) determine an authentication token type associated with said account number received from said second computer, (2) prompt said first computer to transmit an authentication token in accordance with said determined authentication token type, and (3) determine whether said account number and said authentication token are valid and, if so, then authorizing the purchase to be made.

11. The system according to claim 10 wherein said first computer bypasses said second computer when transmitting said authentication token to said third computer.

12. (amended) The system according to claim 10 wherein said account number and said authentication token are transmitted over said network via encrypted connections.

13. The system according to claim 10 wherein said network is the Internet.

14. The system according to claim 10 wherein said third computer is further configured to determine whether said account has sufficient funds to cover said purchase price.

15. (amended) The system according to claim 10 wherein said third computer is further configured to notify said second computer whether said account number and said authentication token are valid.

16. The system according to claim 14 wherein said third computer is further configured to notify said second computer whether there are sufficient funds in said account to cover said purchase price.

17. The system according to claim 10 wherein said second computer is further configured to notify said first computer whether said purchase is authorized.

18. The system according to claim 10 wherein said authentication token type is at least one of a personal identification number, a biometric signature, an authorization code stored on a smart card, or a password.

19. (amended) A method of authorizing a purchase to be made over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authentication token associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said method comprising the steps:

receiving at a third party contractor location said account number electronically transmitted over said network from an on-line merchant location;

determining at said third party contractor location an authentication token type associated with said account number;

prompting a consumer at a consumer location to electronically transmit over said network to said third party contractor location an authentication token in accordance with said authentication token type;

receiving at said third party contractor location said authentication token electronically transmitted over said network from said consumer location; and

verifying the validity of said account number and said authentication token at said third party contractor location, before authorizing the purchase to be made.

20. The method according to claim 19 wherein said network is the Internet.

21. The method according to claim 19 including the additional step of determining at said third party contractor location whether said account has sufficient funds to cover said purchase price.

22. (amended) The method according to claim 19 including the additional step of electronically transmitting a signal over said network from said third party contractor location to said on-line merchant location indicating whether said account number and authorization token are valid.

23. The method according to claim 21 including the additional step of electronically transmitting a signal over said network from said third party contractor location to said on-line merchant location indicating whether there are sufficient funds in said account to cover said purchase price.

24. The method according to claim 19 wherein said authentication token type is at least one of a personal identification number, a biometric signature, an authorization code stored on a smart card, or a password.

25. (amended) A system for authorizing a purchase to be made over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization token associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said system comprising:

a computer connected to said network;

said computer being configured to receive said account number transmitted over said network from an on-line merchant's computer, determine an authentication token type associated with said account number, prompt a consumer's computer to transmit an authentication token to said computer in accordance with said authentication token type, receive said authentication token transmitted over said network from said consumer's computer, and verify the validity of said account number and said authentication token.

26. The system according to claim 25 wherein said network is the Internet.

27. The system according to claim 25 wherein said computer is further configured to determine whether said account has sufficient funds to cover said purchase price.

28. (amended) The system according to claim 25 wherein said computer is further configured to notify said on-line merchant's computer whether said account number and authorization token are valid.

29. The system according to claim 27 wherein said computer is further configured to notify said on-line merchant's computer whether there are sufficient funds in said account to cover said purchase price.

30. The system according to claim 25 wherein said authentication token type is at least one of a personal identification number, a biometric signature, an authorization code stored on smart card, or a password.